

FIG. 1a

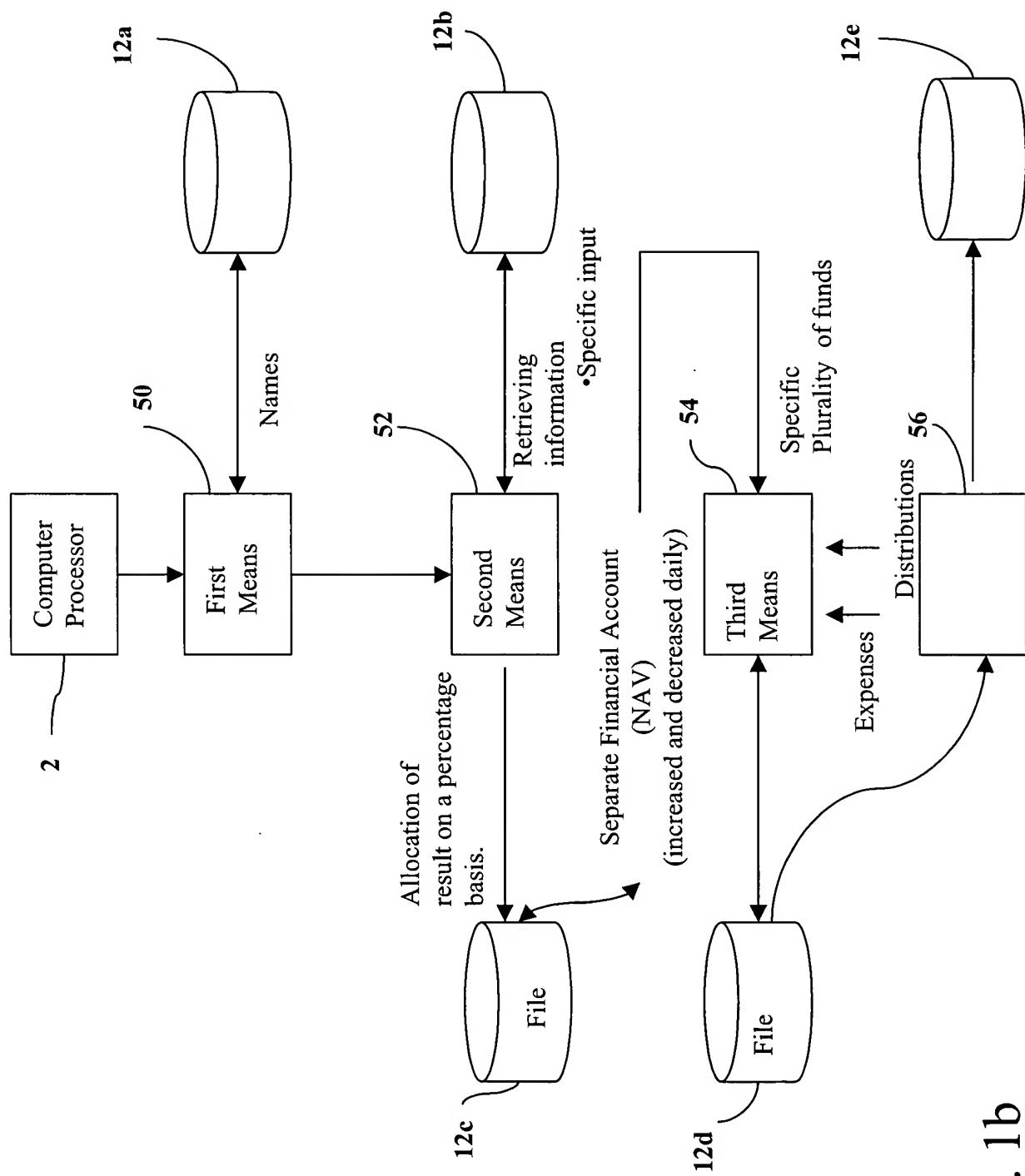


Fig. 1b

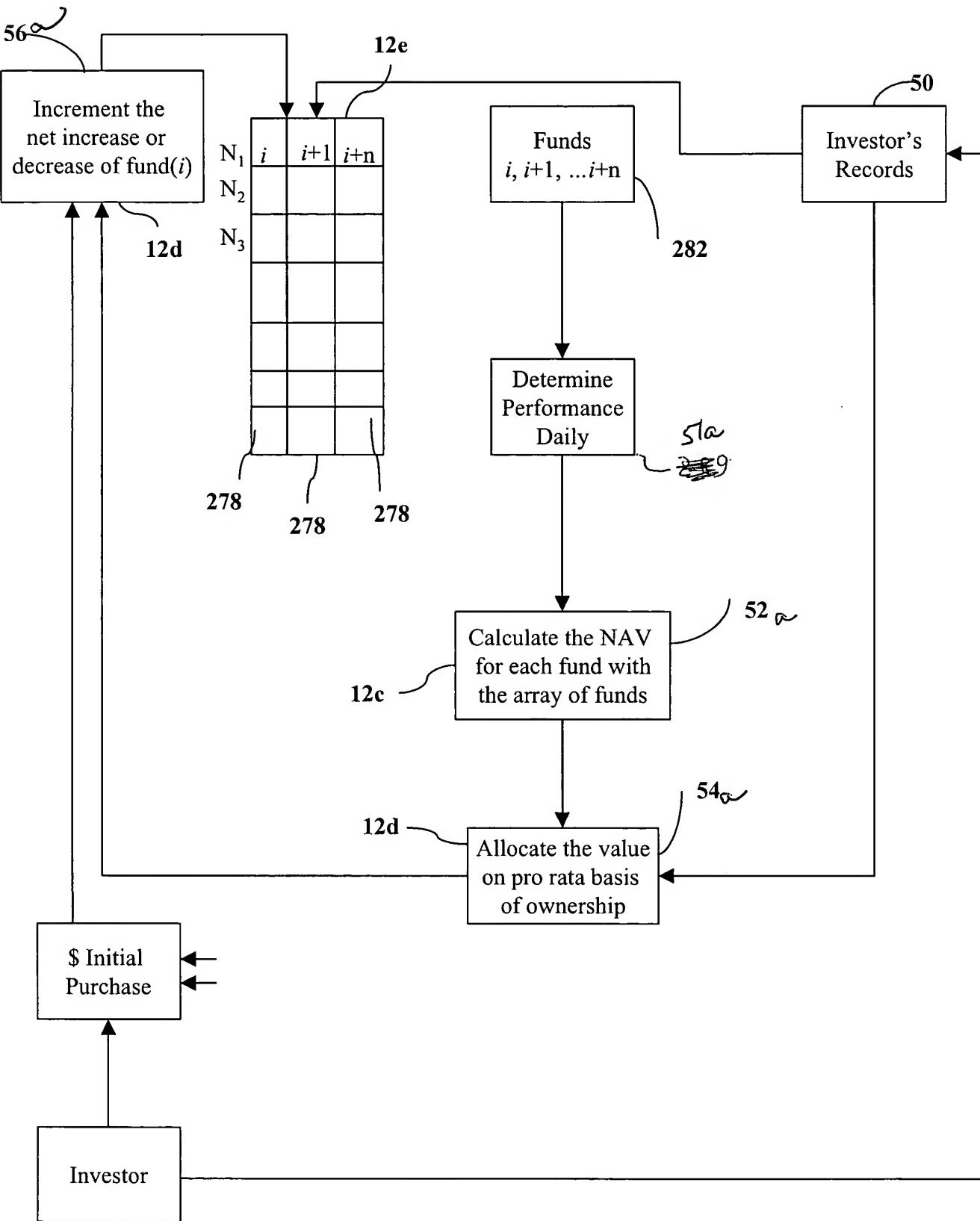


Fig. 1c

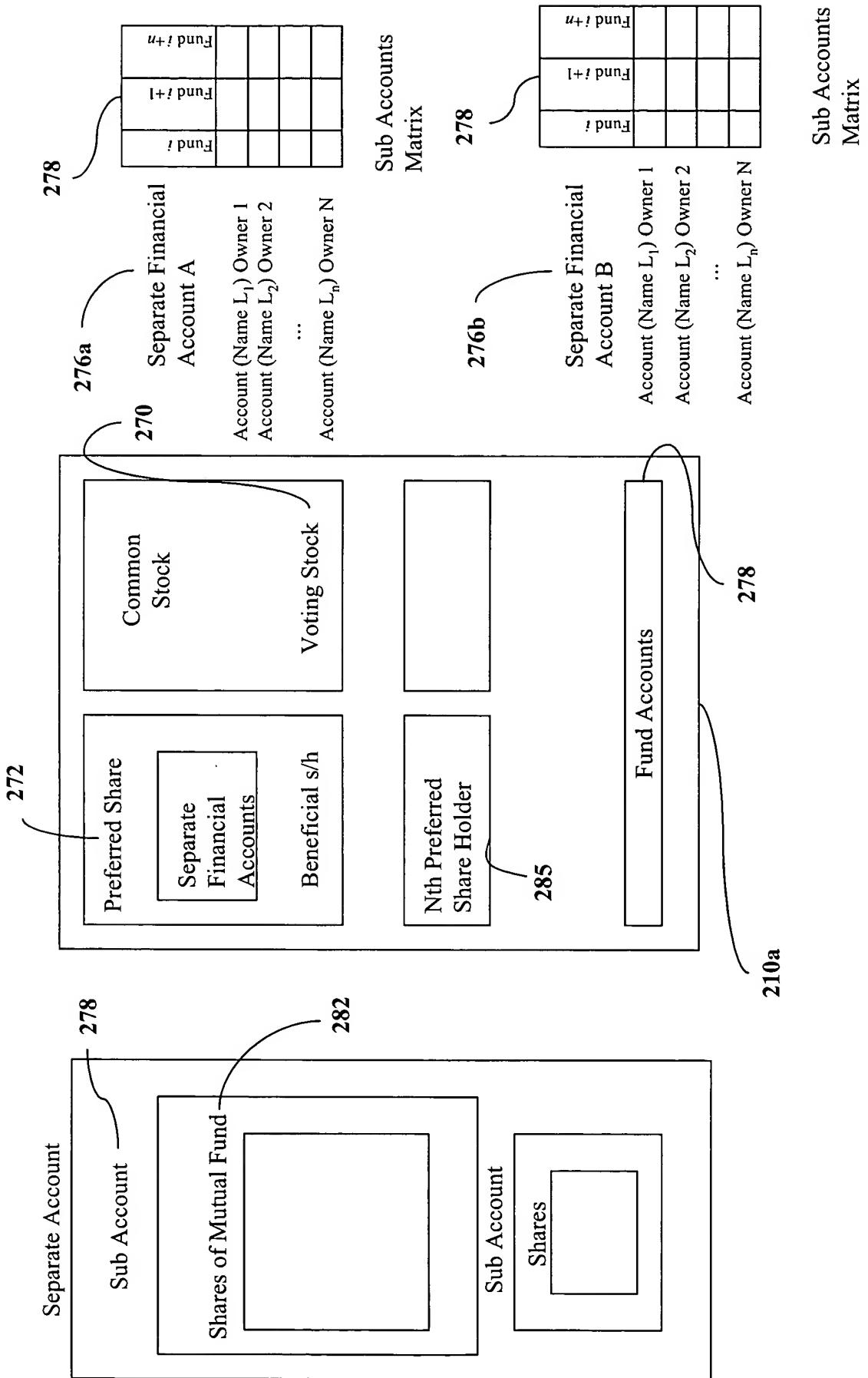


Fig. 2a

Fig. 2b

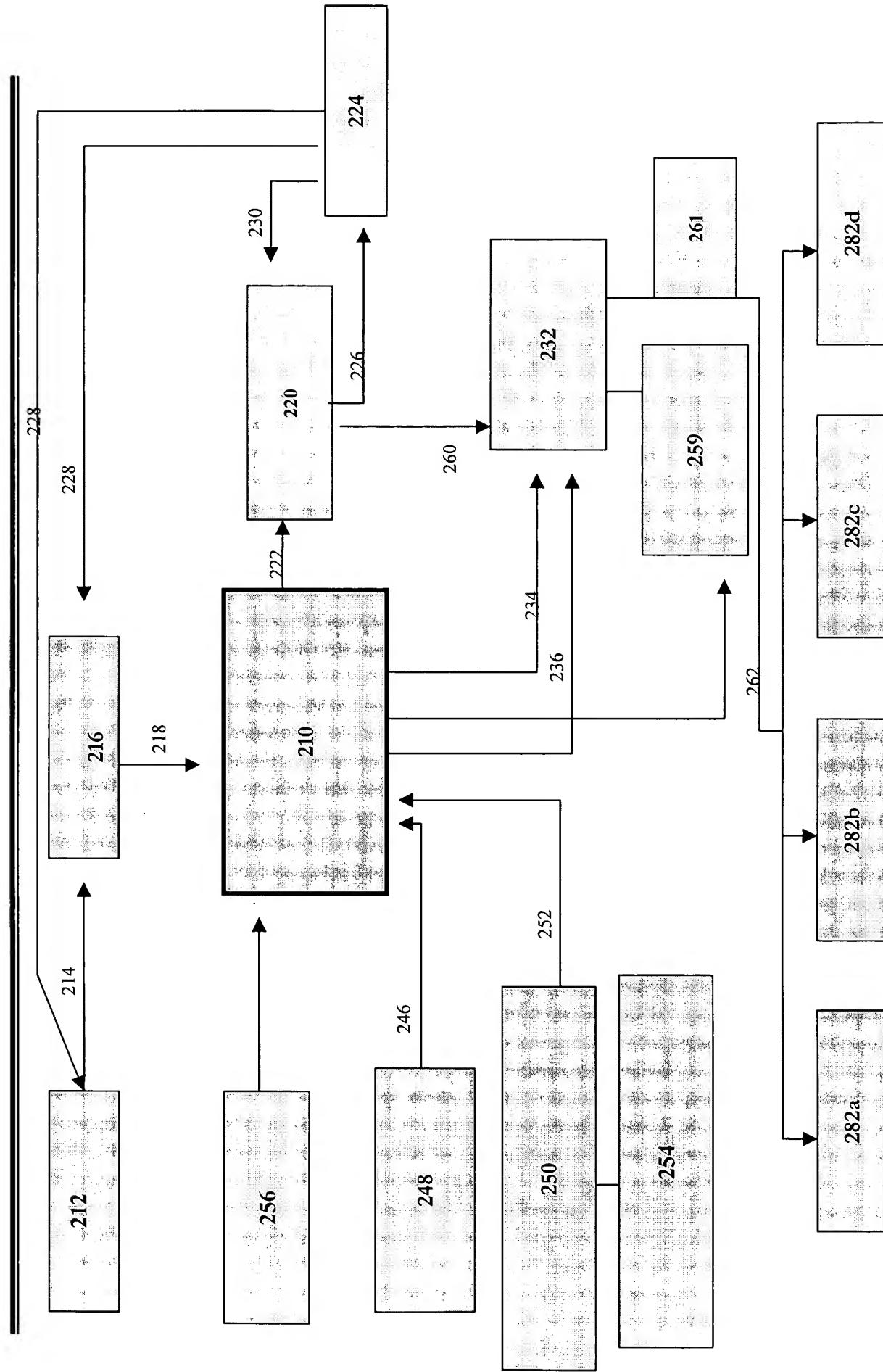
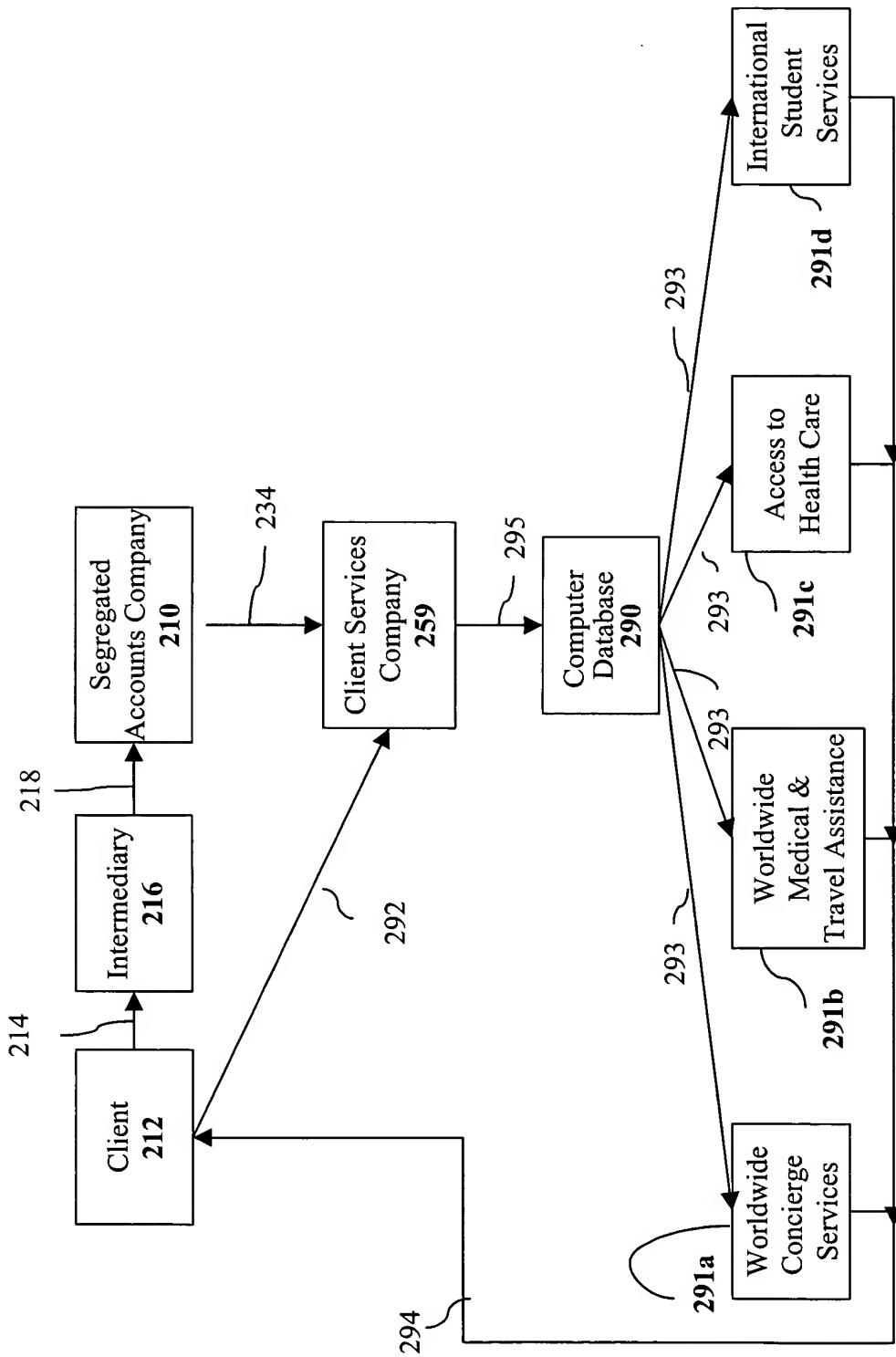


Fig. 2c



New Contribution Flow

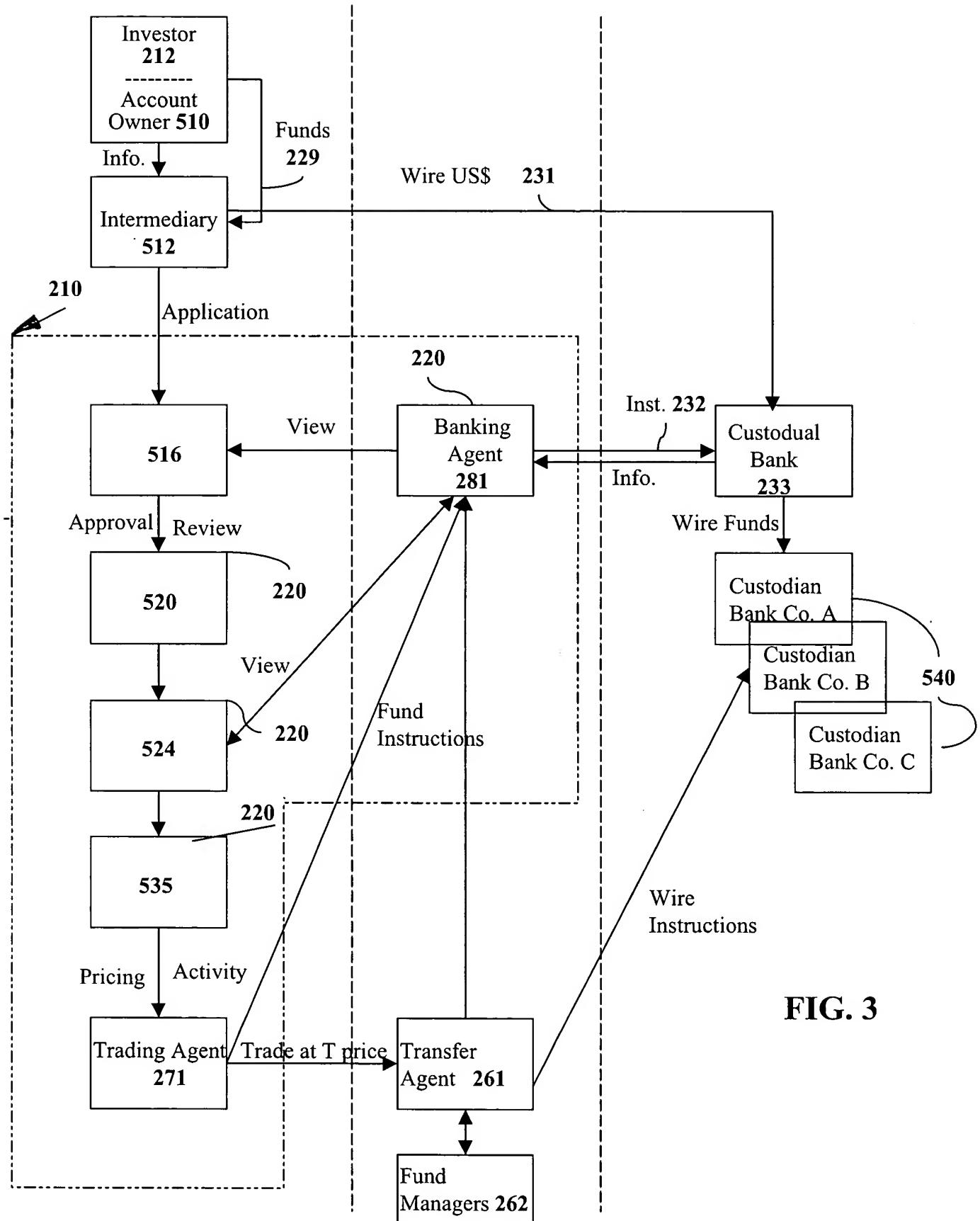


FIG. 3

Subsequent Contribution Flow

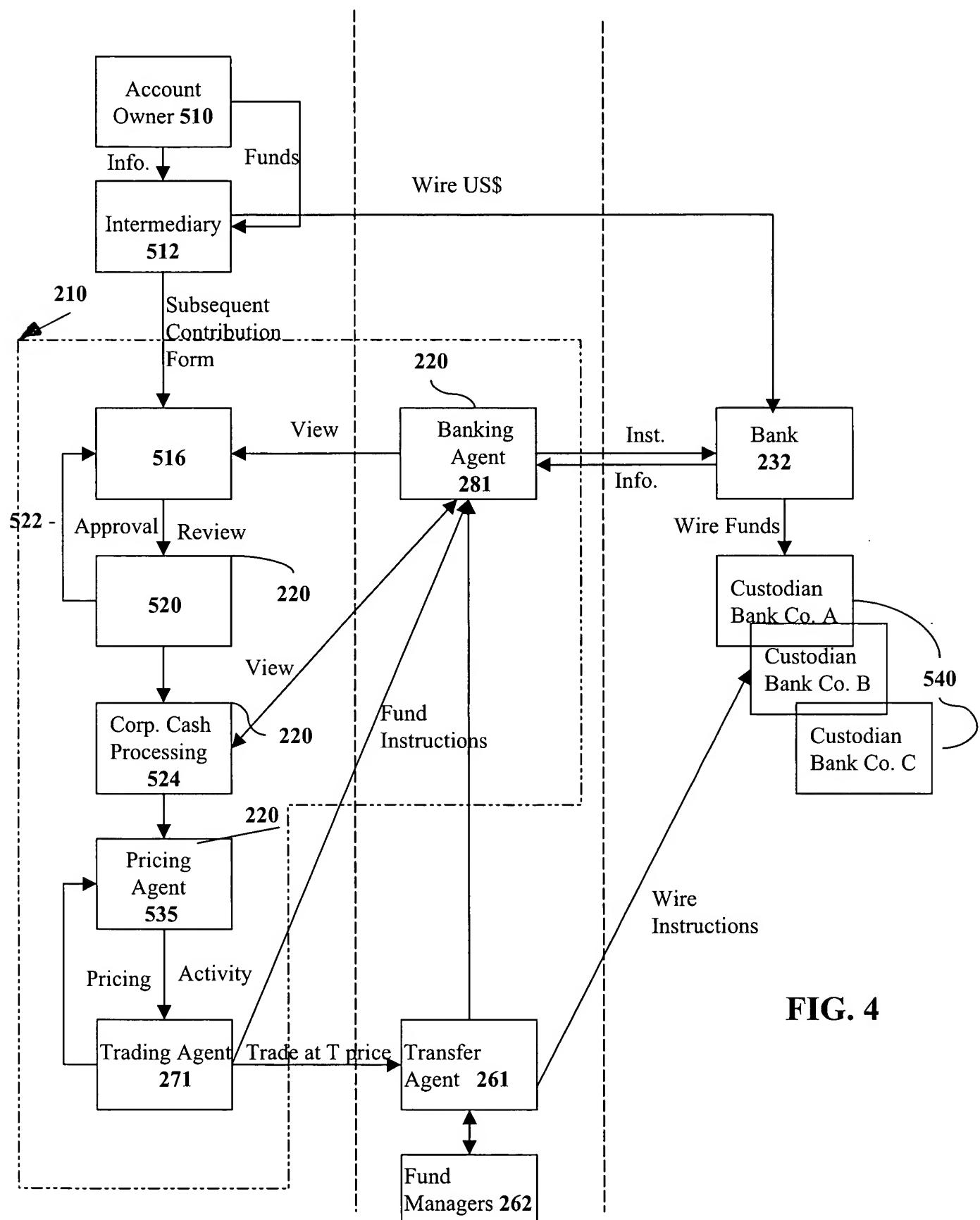


FIG. 4

Fund Exchange Flow

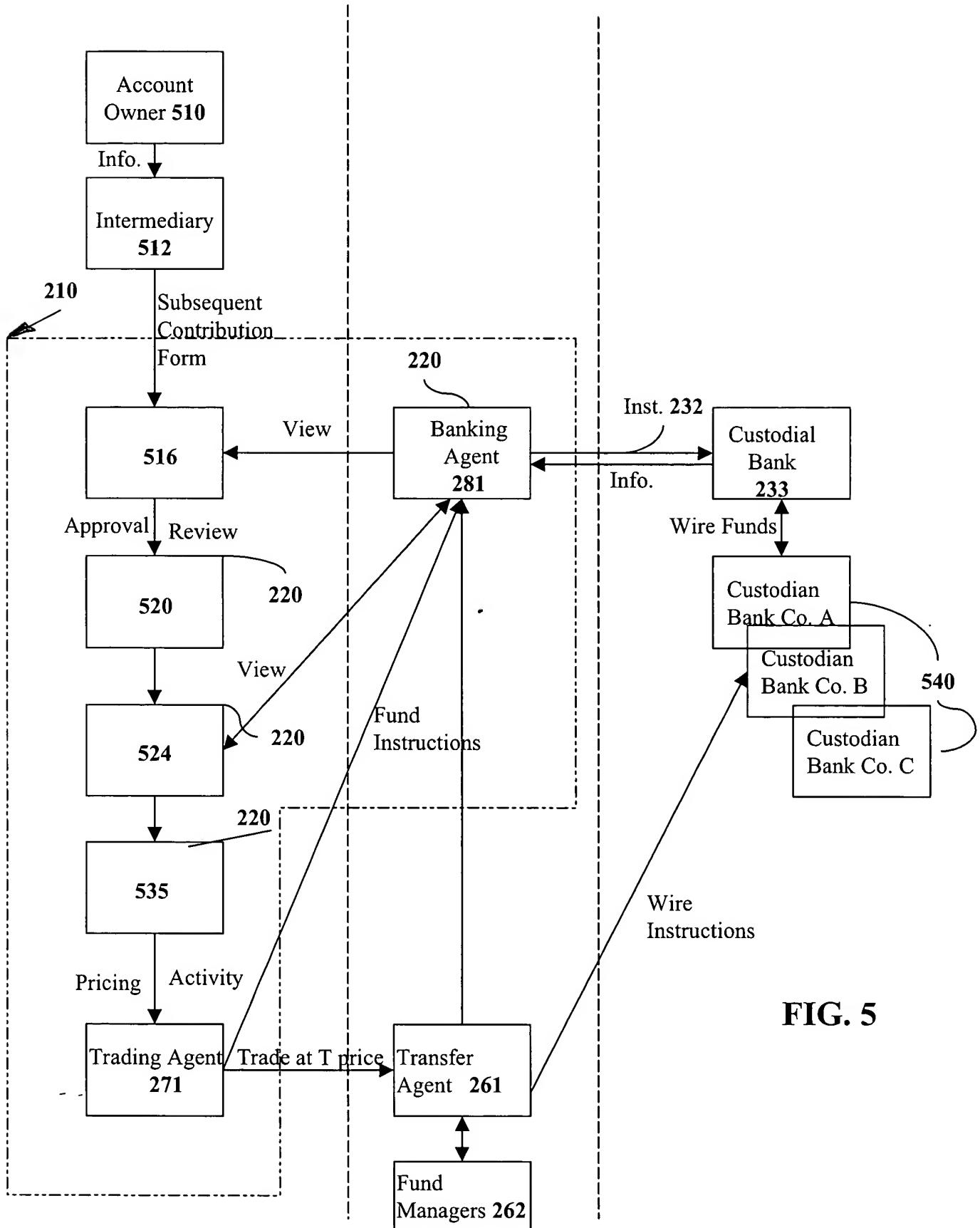


FIG. 5

Redemption/Liquidation Flow

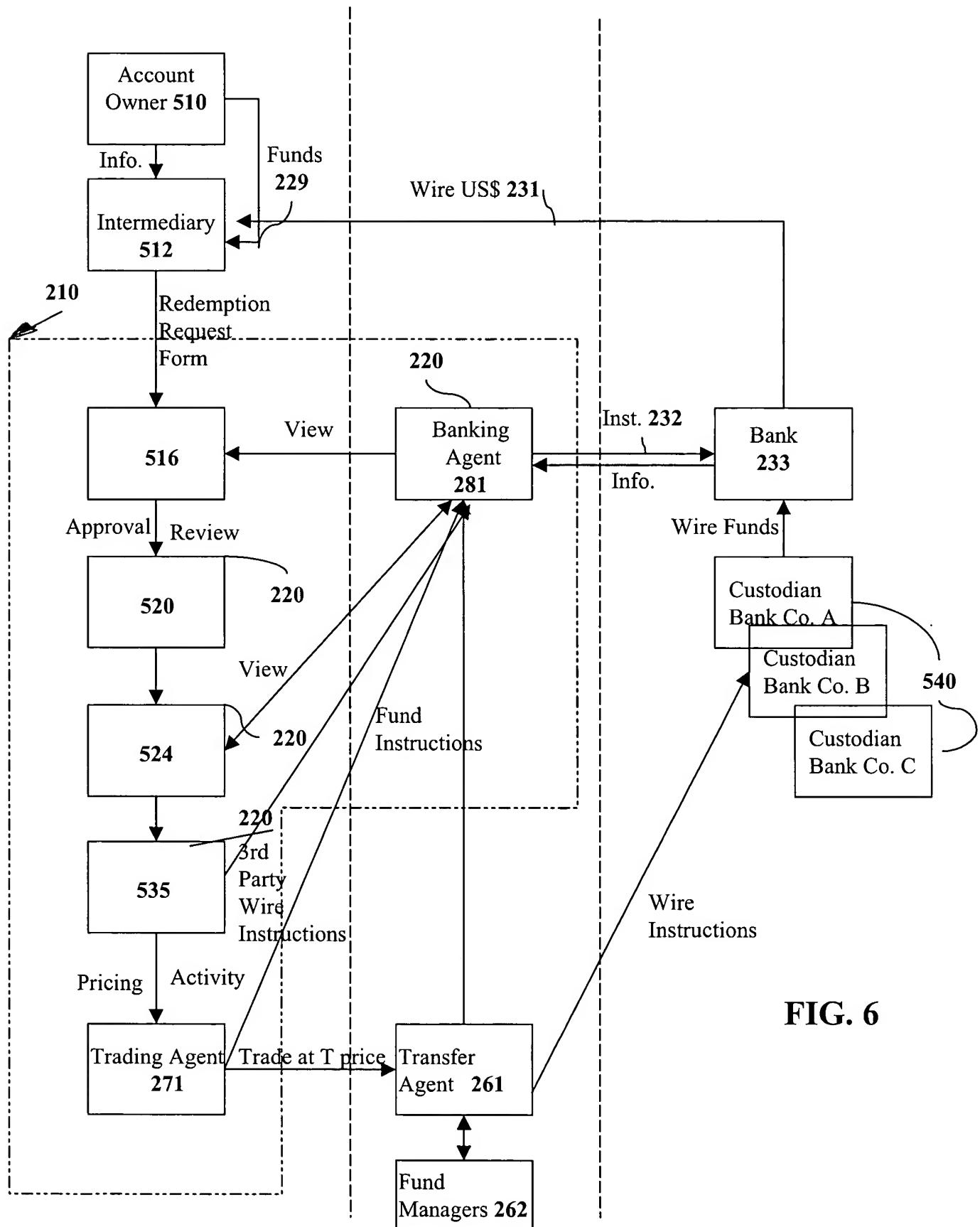
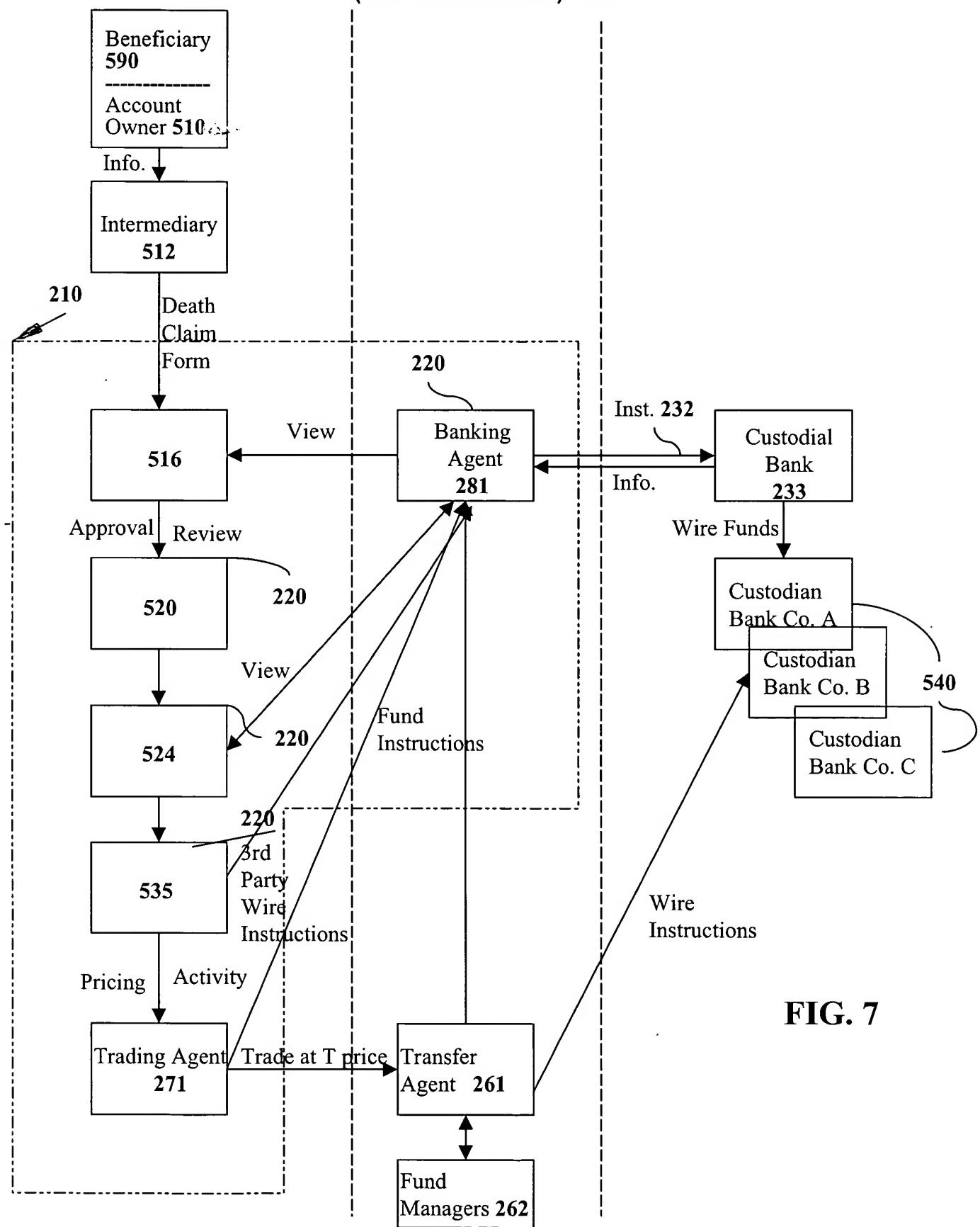


FIG. 6

**Death with stepped-up benefit
(Continue Account) Flow**



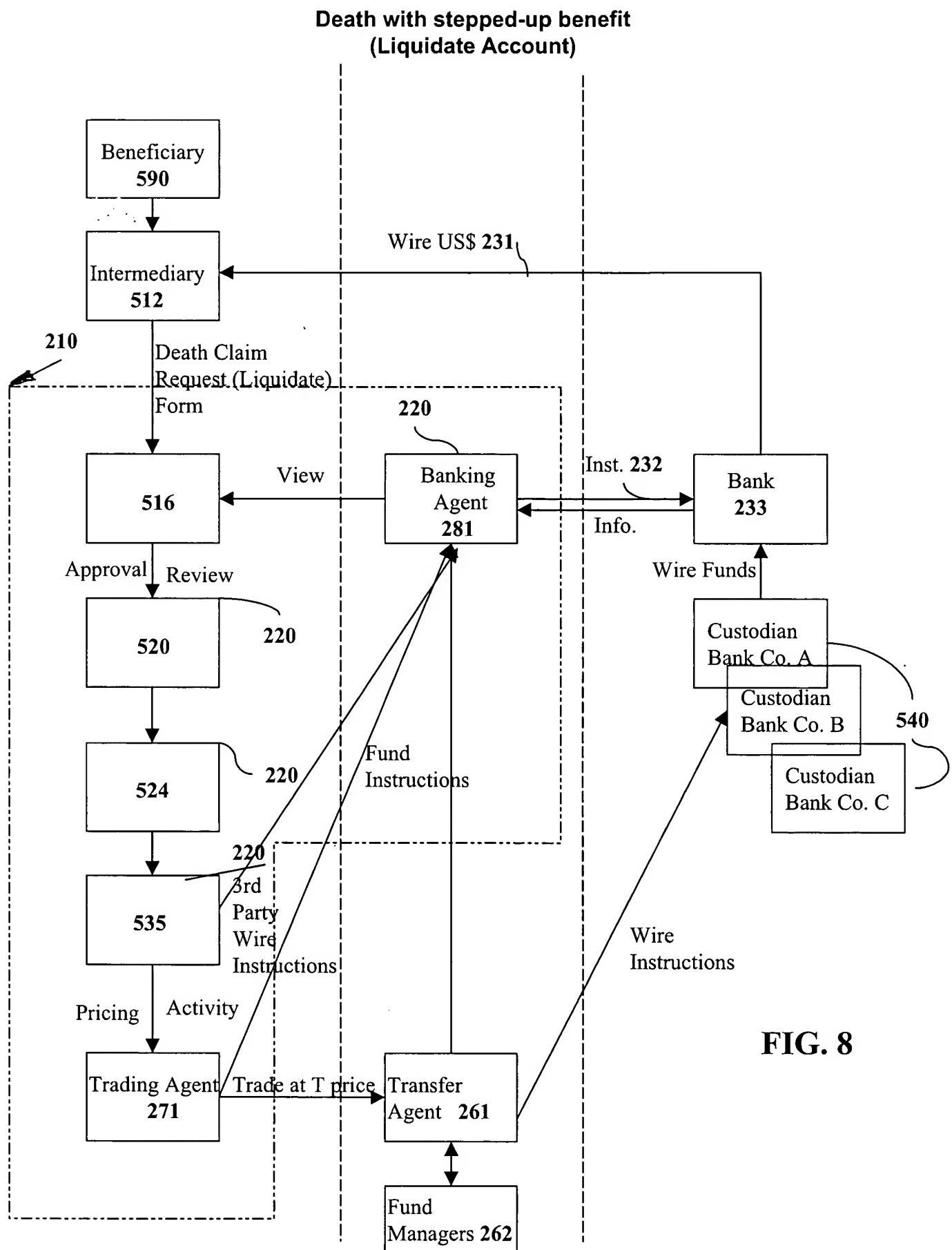


FIG. 8